

3c490 U.S. PTO
08/07/99

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M.D. Erlanger 3

IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE

PATENT APPLICATION

INVENTOR Michael David Erlanger

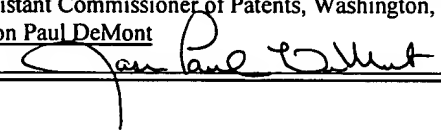
CASE 3

TITLE A Data Processing System For
Providing An Efficient Market
For Loans And Lines of Credit

"Express Mail" mailing label number EJ648075769US;
Date of Deposit: August 7, 1999.

I hereby certify that this application is being deposited with the
United States Postal Service "Express Mail Post Office to
Addressee" service under 37 CFR 1.10 on the date indicated
above and is addressed to "Box PATENT APPLICATION,
Assistant Commissioner of Patents, Washington, D.C. 20231".

Jason Paul DeMont



ASSISTANT COMMISSIONER FOR PATENTS
WASHINGTON, D.C. 20231

SIR:

Enclosed are the following papers relating to the above-named application for patent:

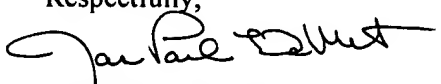
1. Transmittal Letter (3x)
2. Specification — 34 Pages
3. Declaration and Power of Attorney — 2 Pages
4. Verified Statement of Small Entity Status — 1 Page
5. Informal Drawings — 5 Sheets

CLAIMS AS FILED				
	NO. FILED	NO. EXTRA	RATE	CALCULATIONS
Total Claims	38 - 20 =	18	x \$9 =	162
Independent Claims	8 - 3 =	5	x \$39 =	195
Multiple Dependent Claim(s), if applicable			x \$130 =	0
Basic Fee				\$380
			TOTAL FEE:	\$737

Applicant is a Small Entity. Please file the application and charge **DeMont & Breyer, L.L.C. Deposit Account No. 50-0776** the amount of \$737, to cover the filing fee. Duplicate copies of this letter are enclosed. In the event of non-payment or improper payment of a required fee, the Commissioner is authorized to charge or to credit **Deposit Account No. 50-0776** as required to correct the error.

Please address all correspondence to **Jason Paul DeMont, DeMont & Breyer, LLC, 244 English Place, Basking Ridge, New Jersey 07920**. Telephone calls should be made to me at Area Code (908) 903-1255.

Respectfully,



Jason Paul DeMont

Reg. No. 35,793

Attorney for Applicant

Date: August 7, 1999

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3c525 U.S. PTO
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08/07/99